

What is claimed is:

1. A stable, aqueous personal care or cosmetic formulation comprising:
  - a) a starch-encapsulated hydrophobic compound; and
  - 5 b) water,wherein said starch-encapsulated hydrophobic compound is essentially non-separable in said aqueous formulation.
2. The aqueous formulation of claim 1 wherein said starch-encapsulated hydrophobic compound is formed by jet cooking a mixture of the starch and the hydrophobic compound.
- 10 3. The aqueous formulation of claim 1 wherein said starch is a modified starch.
4. The aqueous formulation of claim 1 wherein said starch is a natural starch.
5. The aqueous formulation of claim 3 wherein said starch is a hydrophobically modified starch.
6. The aqueous formulation of claim 3 wherein said starch is cationically modified.
7. The aqueous formulation of claim 3 wherein said starch is selected from the group consisting of  
15 crosslinked, acetylated and organically esterified starches; hydroxyethylated and hydroxypropylated starches; phosphorylated and inorganically esterified starches; cationic, anionic, nonionic and zwitterionic starches; and succinate and substituted succinate derivatives or amylose-containing starch.
8. The aqueous formulation of claim 1 wherein said hydrophobic compound is selected from the  
20 group consisting of mineral oils, oils of plant and animal origin, synthetic oils, fats, lipids, fatty acids, fatty alcohols, esters, ethers, wax, jojoba oil, soybean oil, silicones, vitamins such as vitamin A, D, E, and K, fragrances, emollients, petrolatum, colors, pigments, over-the-counter actives, water-insoluble polymers, anti-perspirants, sun screen actives, benzophenone-3 (oxybenzone), octyl methoxy cinnamate, water insoluble solvents, insect repellants, and mixtures thereof.
- 25 9. The aqueous formulation of claim 1 comprising at least 0.1 percent by weight and up to 99 percent by weight of said starch-encapsulated hydrophobic compound
10. The aqueous formulation of claim 9 comprising 0.5 to 25 percent by weight of said starch-encapsulated hydrophobic compound.
11. The aqueous formulation of claim 1 comprising at least 1 percent by weight of water.
- 30 12. The aqueous formulation of claim 1 comprising at least 5 percent by weight of water.

13. The aqueous formulation of claim 1 comprising at least 10 percent by weight of water.
14. The aqueous formulation of claim 10 comprising at least 15 percent by weight of water.
15. The aqueous formulation of claim 11 comprising at least 20 percent by weight of water.
16. The aqueous formulation of claim 11 comprising at least 40 percent by weight of water.
- 5 17. The aqueous formulation of claim 1 wherein said starch-encapsulated hydrophobic compound comprises from 1 to 80 percent by weight of at least one hydrophobic compound.
18. The aqueous formulation of claim 14 wherein said starch-encapsulated hydrophobic compound comprises from 5 to 65 percent by weight of a hydrophobic compound.
19. The aqueous formulation of claim 15 wherein said starch-encapsulated hydrophobic compound  
10 comprises from 20 to 40 percent by weight of at least one hydrophobic compound.
20. The aqueous formulation of claim 1 wherein formulation is surfactant-free.
21. The aqueous formulation of claim 1 wherein said formulation is a sun care product.
22. The aqueous formulation of claim 1 further comprising a solvent.
23. The aqueous formulation of claim 1 further comprising a water-soluble polymer.
- 15 24. A process for formulating a personal care composition comprising:
  - a) combining water, a starch, and a hydrophobic compound to form a suspension or emulsion;
  - b) steam-jet cooking the combination to form a starch-encapsulated hydrophobic compound; and
  - c) formulating said starch-encapsulated hydrophobic compound into an aqueous cosmetic or  
16 personal care formulation.
- 20 22. The process of claim 21 further comprising drying said starch-encapsulated hydrophobic compound after jet-cooking and prior to formulation.